



Order Filed on September 25, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor
CMG Mortgage, Inc.

In Re:
Ashley E. Czyzewski a/k/a Ashley Elizabeth
Czyzewski
William E. Czyzewski Jr, a/k/a William
Ernest Czyzewski, Jr.
Debtors

Case No.: 24-13760 ABA


Hearing Date: 10/9/2024 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 25, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Ashley E. Czyzewski a/k/a Ashley Elizabeth Czyzewski & William E. Czyzewski
Jr, a/k/a William Ernest Czyzewski, Jr.

Case No.: 24-13760 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor CMG Mortgage, Inc. holder of a mortgage on real property located at 56 Thackery Court, Sewell, NJ, 08080, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Rex J. Roland, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor in full, Claim No. 48 (arrearage: \$27,008.82) through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve there right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
William E. Czyzewski, Jr.
Ashley E. Czyzewski
Debtors

Case No. 24-13760-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Sep 25, 2024

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William E. Czyzewski, Jr., Ashley E. Czyzewski, 56 Thackery Court, Sewell, NJ 08080-1414

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Rex J. Roldan	on behalf of Joint Debtor Ashley E. Czyzewski roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	

District/off: 0312-1

User: admin

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on behalf of Debtor William E. Czyzewski Jr. roldanlaw@comcast.net, roldanlaw1@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor CarMax Business Services LLC wcraig@egalawfirm.com,
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8